UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:	§	
	§	
NOLAN, DANIEL J	§	Case No. 05-42396
NOLAN, DEBRA A	§	
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Frances Gecker, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner 219 S. Dearborn Street 7th Floor Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 10/25/2012 in Courtroom 682,

United States Courthouse 219 South Dearborn Street Chicago, Illinois 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/19/2012	By:
-	

Frances Gecker 325 N. LaSalle Street Suite 625 Chicago, IL 60654

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:	§	
	§	
NOLAN, DANIEL J	§	Case No. 05-42396
NOLAN, DEBRA A	§	
	§	
Debtor(s)	§	

SUMMARY OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$ 17,640.85
and approved disbursements of	\$ 92.08
leaving a balance on hand of l	\$ 17,548.77

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Tota	Total Requested		Interim Payment to Date		Proposed Payment	
Trustee Fees: Frances Gecker	\$	2,514.09	\$	0.00	\$	2,514.09	
Attorney for Trustee Fees: FRANKGECKER LLP	\$	6,012.00	\$	0.00	\$	6,012.00	
Attorney for Trustee Expenses: FRANKGECKER LLP	\$	29.71	\$	0.00	\$	29.71	
Other: INTERNATIONAL SURETIES, LTD.	\$	36.07	\$	36.07	\$	0.00	
Total to be paid for chapter 7 administrative expenses				\$		8,555.80	

8,992,97

Remaining Balance

The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 151,761.03 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment		
	US Bank Corp/ Retail			, , , , , , , , , , , , , , , , , , , ,		
000001	Payment Solutions	\$ 7,996.27	\$ 0.00	\$ 473.84		
	Discover Bank/Discover					
000002	Financial Services	\$ 5,684.35	\$ 0.00	\$ 336.84		
	Discover Bank/Discover					
000003	Financial Services	\$ 6,390.58	\$ 0.00	\$ 378.69		
000004	Chase Bank USA, N.A.	\$ 34,492.42	\$ 0.00	\$ 2,043.93		
,	American Express Bank					
000005	FSB	\$ 8,766.34	\$ 0.00	\$ 519.47		
	American Express					
000006	Centurion Bank	\$ 6,105.01	\$ 0.00	\$ 361.77		
	Recovery Management					
000007	Systems Corporation	\$ 1,074.39	\$ 0.00	\$ 63.67		
000008	Chase Bank USA, N.A.	\$ 11,217.93	\$ 0.00	\$ 664.74		
000009	Chase Bank USA, N.A.	\$ 19,873.11	\$ 0.00	\$ 1,177.63		

Claim No.	Claimant	Allowed Amount of Claim		Interim Payment to Date		l Payment
000010	Target National Bank (f.k.a. Retailers National Ba	\$	430.01	\$	0.00	\$ 25,48
000011	Citibank USA Na Citibank	\$	2,342.67	\$	0.00	\$ 138.82
000012	Advanta Bank Corp	\$	4,027.06	\$	0.00	\$ 238.63
000013	Citibank Choice	\$	6,322.01	\$	0.00	\$ 374.63
000014	eCAST Settlement Corporation assignee of	\$	37,038.88	\$	0.00	\$ 2,194.83
Total to be paid to timely general unsecured creditors			8	\$	 8,992.97	
Remaining Balance					\$	0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Frances Gecker
Chapter 7 Trustee

Frances Gecker 325 N. LaSalle Street Suite 625 Chicago, IL 60654

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STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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Certificate of Notice Page 6 of 8 United States Bankruptcy Court Northern District of Illinois

In re: Daniel J Nolan Debra A Nolan Debtors Case No. 05-42396-JBS Chapter 7

TOTALS: 0, * 0, ## 2

CERTIFICATE OF NOTICE

District/off: 0752-1 User: dpruitt Page 1 of 3 Date Rcvd: Sep 20, 2012 Form ID: pdf006 Total Noticed: 32

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 22, 2012.
                Daniel J Nolan, P O Box 7035, Hoffman Estates, IL 60195
+Debra A Nolan, 1420 Highland Blvd, Hoffman Estates, IL 60169-3538
+American Express, Acct # xxxx-xxxxxx-x1000, PO BOX 360002, Ft. Lauderdale, FL 33336-0002
db
idb
9942536
                                                                             P.O. Box 360002, Ft. Lauderdale, FL 33336-0002
LLP, POB 3001, Malvern PA 19355-0701
9942535
                 American Express,
                                          Acct # xxxx-xxxxxx-x2005,
                 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001,
10686995
                American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern P. Bank of America Mortgage, P.O. Box 35140, Louisville, KY 40232-5140 +Chase, Acct # xxxx-xxxx-xxxx-5038, P.O. Box 15153, Wilmington, DE 19886-5153 +Chase Cardmember Service, Acct # xxxx-xxxx-6542, PO BOX 15153,
10687036
                                                                                                            Malvern PA 19355-0701
9942537
9942538
9942539
                   Wilmington, DE 19886-5153
9942540
                +Chase Cardmember Services.
                                                     Acct # xxxx-xxxx-xxxx-3800, PO BOX 15153,
                  Wilmington, DE 19886-5153
                +Chase Yahoo, Acct # xxxx-xxxx-xxxx-2645, Cardmember Service, PO BOX 15153, Wilmington, DE 19886-5153
9942541
9942542
                 Citi Platinum Select Card,
                                                     Acct # xxxx-xxxx-xxxx-5055, P.O. Box 688902,
                  Des Moines, IA 50368-8915
9942543
                +Citibank USA Na Citibank, P O box 182149,
                                                                           Columbus OH 43218-2149
                +Clark, Acct # xxxxxxxxxxx6630, P.O. Box 29184, Shawnee Mission, KS 66201-9184
+ExonMobil, Acct # xxx xxx 819 3, P.O. Box 4598, Carol Stream, IL 60197-4598
9942544
9942548
                +LITD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2053 Sears, Acct # xxxxxxxxx4594, P.O. Box 182149, Columbus, OH 43218-2149
9942550
9942551
                 Sears, Acct # xxxxxxxxx4594, P.O. Box 182149,
                            Acct # xxxx-xxxx-9148, PO BOX 59317, Minneapolis, MN 55459-0317
9942552
                +Target.
                +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, Acct # xxxx-xxxx-xxxx-0071, P.O. Box 790408,
9942553
               ++US BANK.
                   Saint Louis, MO 63179)
                 HUS Bank Corp/ Retail Payment Solutions, PO Box 5229, Cincinnati, Ohio 4
eCAST Settlement Corporation assignee of, Chase Bank USA NA, POB 35480,
10675086
                +US Bank Corp/ Retail Payment Solutions,
                                                                                         Cincinnati, Ohio 45201-5229
11256418
                  Newark NJ 07193-5480
11163484
                 eCast Settlement Corp.,
                                                P O Box 35480, Newark, NJ 07193-5480
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 E-mail/Text: bkr@cardworks.com Sep 21 2012 02:05:17
P.O. Box 8088, Philadelphia, PA 19101
9942534
                                                                                     Advanta, Acct # xxxx-xxxx-xxxx-0012,
                 E-mail/Text: bkr@cardworks.com Sep 21 2012 02:05:17
10775304
                                                                                       Advanta Bank Corp,
                                                                                                                 Welsh & McKean Roads,
                  Po Box 844, Spring House, PA 19477
11185665
                +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Sep 21 2012 03:03:43
                   American Honda Finance Corp. Dept., c/o Ascension Capital Group, P O Box 201347,
                   Arlington, TX 76006-1347
10683622
                +E-mail/Text: bncmail@w-legal.com Sep 21 2012 03:10:01
                                                                                          Chase Bank USA, N.A.
                  c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900, Seattle, WA 98121-2339
                 E-mail/PDF: mrdiscen@discoverfinancial.com Sep 21 2012 01:56:12 I Acct # xxxx-xxxx-8231, P.O. Box 3008, New Albany, OH 43054 E-mail/PDF: mrdiscen@discoverfinancial.com Sep 21 2012 01:56:12 I
9942547
                                                                                                      Discover,
9942546
                                                                                                      Discover.
                  Acct # xxxx-xxxx-y226, P.O. Box 30395, Salt Lake City, UT 84130
                 E-mail/PDF: mrdiscen@discoverfinancial.com Sep 21 2012 01:56:12
10675402
                  Discover Bank/Discover Financial Services, PO Box 8003, Hilliard, OH 43026
                +E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 21 2012 02:01:24
9942549
                  P.O. Box 660670, Dallas, TX 75266
                +E-mail/PDF: rmscedi@recoverycorp.com Sep 21 2012 03:06:27
10687676
                  Recovery Management Systems Corporation, For GE Money Bank, dba MOBIL, 25 S.E. 2nd Avenue, Suite 1120, Miami, Fl 33131-1605
10689335
                +E-mail/Text: bncmail@w-legal.com Sep 21 2012 03:10:01
                                                                                      TARGET VISA, c/o Weinstein & Riley, P.S.,
                   Target National Bank (f.k.a. Retailers National Ba,
                   2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339
                                                                                                                    TOTAL: 10
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
             ##+Citibank Choice, Exception Payment Processing, POB 6305, The Lakes, NV 88901-6305
##+Dell Financial Services, 3500 A. Wadley Place, Austin, TX 78728-1279
10789734
9942545
```

Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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District/off: 0752-1 User: dpruitt Page 2 of 3 Date Rcvd: Sep 20, 2012 Form ID: pdf006 Total Noticed: 32

**** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2012 Signa

Joseph Spections

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District/off: 0752-1 User: dpruitt Page 3 of 3 Date Rcvd: Sep 20, 2012

Form ID: pdf006 Total Noticed: 32

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2012 at the address(es) listed below:

Alexander Tynkov on behalf of Debtor Daniel Nolan ecf@zaplawfirm.com, atynkov@zaplawfirm.com, ZAPecf@gmail.com

Erich Ramsey on behalf of Creditor American Honda Finance Corporation Department

ecfnotices@ascensioncapitalgroup.com Frances Gecker fgecker@fgllp.com,

fgecker@ecf.epiqsystems.com;zzielinski@fgllp.com;csmith@fgllp.com
Joseph D Frank on behalf of Trustee Frances Gecker jfrank@fgllp.com, ccarpenter@fgllp.com;knewman@menterlaw.com;jkleinman@fgllp.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Thomas Twomey on behalf of Debtor Daniel Nolan ecf@zaplawfirm.com,

ttwomey@zaplawfirm.com;ZAPecf@gmail.com

William G Cross on behalf of Trustee Frances Gecker wcross@fgllp.com
Zane L Zielinski on behalf of Trustee Frances Gecker zzielinski@fgllp.com, csmith@fgllp.com;dortiz@fgllp.com;ccarpenter@fgllp.com

TOTAL: 8